

THE PRIVATE BANK PUZZLE *

By EDWIN BALMER and WILLIAM MACHARG

"PLANNING to rob us?"

"I am sure of it!"

"But I don't understand, Gordon! Who? How? What are they planning to rob?" the young acting-president of the bank demanded, sharply.

"The safe, Mr. Howell—the safe!" the old cashier repeated. "Some one inside the bank is planning to rob it!"

"How do you know?"

"I feel it; I know it. I am as certain of it as though I had overheard the plot being made! But I cannot tell you how I know. Put an extra man on guard here to-night," the old man appealed, anxiously, "for I am certain that some one in this office means to enter the safe!"

The acting-president swung his chair away from the anxious little man before him, and glanced quickly through the glass door of his private office at the dozen clerks and tellers busy in the big room who sufficed to carry on the affairs of the little bank.

It was just before noon on the last Wednesday in November, in the old-established private banking house of Henry Howell & Son, on La Salle Street; and it was the beginning of the sixth week that young Howell had been running the bank by himself. For the first two or three weeks, since his father's rheumatism suddenly sent him to Carlsbad, the business of the bank had seemed to go on as smoothly as usual. But for the last month, as young Howell himself could not deny, there had been a difference.

"A premonition, Gordon?" Howell's brown eyes scruti-

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nized the cashier curiously. "I did not know your nerve had been so shaken!"

"Call it premonition if you wish," the old cashier answered, almost wildly. "But I have warned you! If anything happens now you cannot hold me to blame for it. I know the safe is going to be entered! Why else should they search my waste-basket? Why was my coat taken? Who took my pocketbook? Who just to-day tried to break into my old typewriter desk?"

"Gordon! Gordon!" The young man jumped to his feet with an expression of relief. "You need a vacation! I know better than anybody how much has happened in the last two months to shake and disturb you; but if you attach any meaning to those insignificant incidents you must be going crazy!"

The cashier tore himself from the other's grasp and left the office. Young Howell stood looking after him in perplexity an instant, then glanced at his watch and, taking up his overcoat, hastened out. He had a firm, well-built figure, a trifle stout; his expression, step, and all his bearing was usually quick, decisive, cheerful. But now as he passed into the street his step slowed and his head bent before the puzzle which his old cashier had just presented to him.

After walking a block his pace quickened, however, and he turned abruptly into a great office building towering sixteen stories from the street. Halting for an instant before the building directory, he took the express elevator to the twelfth floor and, at the end of the hall, halted again before an office door upon which was stenciled in clear letters:

"LUTHER TRANT, PRACTICAL PSYCHOLOGIST."

At the call to come in, he opened the door and found himself facing a red-haired, broad-shouldered young man with blue-gray eyes, who had looked up from a delicate instrument which he was adjusting upon his desk. The young banker noted, half-unconsciously, the apparatus of

various kinds—dials, measuring machines and clocks, electrical batteries with strange meters wired to them, and the dozen delicate machines that stood on two sides of the room, for his conscious interest was centered in the quiet but alert young man that rose to meet him.

"Mr. Luther Trant?" he questioned.

"Yes."

"I am Harry Howell, the 'son' of Howell & Son," the banker introduced himself. "I heard of you, Mr. Trant, in connection with the Bronson murder; but more recently Walter Eldredge told me something of the remarkable way in which you apply scientific psychology, which has so far been recognized only in the universities, to practical problems. He made no secret to me that you saved him from wrecking the whole happiness of his home. I have come to ask you to do, perhaps, as much for me."

The psychologist nodded.

"I do not mean, Mr. Trant," said the banker, dropping into the chair toward which Trant directed him, "that our home is in danger, as Eldredge's was. But our cashier—" The banker broke off. "Two months ago, Mr. Trant, our bank suffered its first default, under circumstances which affected the cashier very strongly. A few weeks later father had to go to Europe for his health, leaving me with old Gordon, the cashier, in charge of things. Almost immediately a series of disorders commenced, little annoyances and persecutions against the cashier. They have continued almost daily. They are so senseless, contemptible, and trivial that I have disregarded them, but they have shaken Gordon's nerve. Twenty minutes ago he came to me, trembling with anxiety, to tell me that they mean that one of the men in the office is trying to rob the safe. I feel confident that it is only Gordon's nervousness; but in the absence of my father I feel that I cannot let the matter go longer unexplained."

"What are these apparently trivial things which have been going on for the last month, Mr. Howell?" Trant asked.

"They are so insignificant that I am almost ashamed to tell you. The papers in Gordon's waste-basket have been disturbed. Some one takes his pads and blotters. His coat, which hangs on a hook in his office, disappeared and was brought back again. An old pocketbook that he keeps in his desk, which never contains anything of importance, has been taken away and brought back in the same manner. Everything disturbed has been completely valueless, the sole object being apparently to plague the man. But it has shaken Gordon amazingly, incomprehensively. And this morning, when he found some one had been trying to break into an old typewriter desk in his office—though it was entirely empty, even the typewriter having been taken out of it two days ago—he went absolutely to pieces, and made the statement about robbing the safe which I have just repeated to you."

"That is very strange," said Trant, thoughtfully. "So these apparently senseless tricks terrorize your cashier! He was not keeping anything in the typewriter desk, was he?"

"He told me not," Howell answered. "Gordon might conceal something from me; but he would not lie."

"Tell me," Trant demanded, suddenly, "what was the defalcation in the bank, which, as you just mentioned, so greatly affected your cashier just before your father left for Europe?"

"Ten thousand dollars was taken; in plain words stolen outright by young Robert Gordon, the cashier's—William Gordon's—son."

"The cashier's son!" Trant replied with interest.

"His only son," Howell confirmed. "A boy about twenty. Gordon has a daughter older. The boy seemed a clean, straightforward fellow like his father, who has been with us forty years, twenty years our cashier; but something was different in him underneath, for the first time he had the chance he stole from the bank."

"And the particulars?" Trant requested quickly.

"There are no especial particulars; it was a perfectly clear case against Robert," the banker replied, reluctantly.

"Our bank has a South Side branch on Cottage Grove Avenue, near Fifty-first Street, for the use of storekeepers and merchants in the neighborhood. On the 29th of September they telephoned us that there was a sudden demand for currency resembling a run on the bank. Our regular messenger, with the officer who accompanies him, was out; so Gordon called his son to carry the money alone. It never occurred to either father or myself, or, of course, to Gordon, not to trust to the boy. Gordon himself got the money from the safe—twenty-four thousand dollars, fourteen thousand in small bills and ten thousand in two small packets of ten five-hundred-dollar bills apiece. He himself counted it into the bag, locked it, and sealed it in. We all told the boy that we were sending him on an emergency call and to rush above all things. Now, it takes about thirty-five minutes to reach our branch on the car; but in spite of being told to hurry, young Gordon was over an hour getting there; and when the officers of the branch opened his bag they found that both packets of five-hundred-dollar bills—ten thousand dollars—had been taken out—stolen! He had fixed up the lock, the seal of the bag, somehow, after taking the money."

"What explanation did the boy make?" Trant pressed, quickly.

"None. He evidently depended entirely upon the way he fixed up the lock and seal."

"The delay?"

"The cars, he said."

"You said a moment ago that it was impossible that your cashier would lie to you. Is it absolutely out of the question that he held back the missing bills?"

"And ruined his own son, Mr. Trant? Impossible! But you do not have to take my opinion for that. The older Gordon returned the money—all of it—though he had to mortgage his home, which was all he had, to make up the amount. Out of regard for the father, who was heart-broken, we did not prosecute the boy. It was kept secret, even from the employees of the bank, why he was dismissed,

and only the officers yet know that the money was stolen. But you can see how deeply all this must have affected Gordon, and it may be enough to account fully for his nervousness under the petty annoyances which have been going on ever since."

"Annoyances," cried Trant, "which began almost immediately after this first defalcation in forty years! That may, or may not, be coincidence. But, if it is convenient, I would like to go with you to the bank, Mr. Howell, at once!" The young psychologist leaped to his feet; the banker rose more slowly.

It was not quite one o'clock when the two young men entered the old building where Howell & Son had had their offices for thirty-six years. Trant hurried on directly up to the big banking room on the second floor. Inside the offices the psychologist's quick eyes, before they sought individuals, seemed to take stock of the furnishings and equipment of the place. The arrangement of all was staid, solid, old-fashioned. Many of the desks and chairs, and most of the other equipment, seemed to date back as far as the founding of the bank by the senior Howell three years after the great Chicago fire. The clerks' and tellers' cages were of the heavy, overelaborate brass scrollwork of the generation before; the counters of thick, almost ponderous, mahogany, now deeply scored, but not discolored. And the massive safe, set into a rear wall, especially attracted Trant's attention. He paused before its open door and curiously inspected the complicated mechanism of revolving dials, lettered on their rims, which required to be set to a certain combination of letters in order to open it.

"This is still good enough under ordinary conditions, I dare say," he commented, as he turned the barrels experimentally; "but it is rather old, is it not?"

"It is as old as the bank and the building," Howell answered. "It is one of the Rittenhouse six-letter combination locks; and was built in, as you see, in '74 when they put up this building for us. Just about that time, I believe, the Sargent time lock was invented; but this was still new,

and besides, father has always been very conservative. He lets things go on until a real need arises to change them; and in thirty-six years, as I told you at your office, nothing has happened to worry him particularly about this safe."

"I see. The combination, I suppose, is a word?"

"Yes; a word of six letters, changed every Monday."

"And given to—"

"Only to the cashier."

"Gordon, that is," Trant acknowledged, as he turned away and appeared to take his first interest in any of the employees of the bank, "the man alone in the cashier's room over there?" The psychologist pointed through the open door of the room at his right to the thin, strained figure bent far over his desk. He was the only one of all the men about the bank who seemed not to have noticed the stranger whom the acting-president had brought with him to inspect the safe.

"Yes; that is Gordon!" the president answered, caught forward quickly by something in the manner, or the posture, of the cashier. "But what is he doing? What is the matter with him now?" He hurried toward the old man through the open door.

Trant followed him, and they could see over the cashier's shoulder, before he was conscious of their presence, that he was arranging and fitting together small scraps of paper. Then he jerked himself up in his chair, trembling, arose, and faced them with bloodless lips and cheeks, one tremulous hand pressed guiltily upon the papers, hiding them.

"What is the matter? What are you doing, Gordon?" Howell said in surprise.

Trant reached forward swiftly, seized the cashier's thin wrist and lifted his hand forcibly from the desk. The scraps were five in number and upon them, as Gordon had arranged them, were printed in pencil merely meaningless equations. The first, which was written on two of the scraps, read:

$$43\$=80.$$

The second, torn into three pieces, was even more enigmatical, reading:

35=8?§

But the pieces appeared to be properly put together; and Trant noted that, besides the two and three pieces fitting, all the scraps evidently belonged together, and had originally formed a part of a large sheet of paper which had been torn and thrown away.

"They are nothing—nothing, Mr. Howell!" The old man tried to wrench his hand away, staring in terror at the banker. "They are only scraps of paper which I found. Oh, Mr. Howell, I warned you this morning that the bank is in danger. I know that now better than ever! But these," he grew still whiter, "are nothing!"

Trant had to catch the cashier's hand again, as he tried to snatch up the scraps. "Who is this man, Mr. Howell?" Gordon turned indignantly to the young banker.

"My name is Trant. Mr. Howell came to me this morning to advise him as to the things which have been terrifying you here in this office. And, Mr. Gordon," said Trant, sternly, "it is perfectly useless for you to tell us that these bits of paper have no meaning, or that their meaning is unknown to you. But since you will not explain the mystery to us, I must go about the matter in some other way."

"You do not imagine, Mr. Trant," the cashier fell back into his chair as though the psychologist had struck him, "that I have any connection with the plot against the bank of which I warned Mr. Howell!"

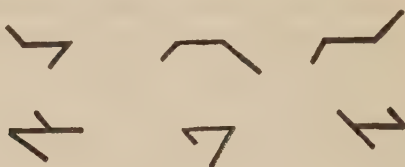
"I am quite certain," Trant answered, firmly, "that if a plot exists, you have some connection with it. Whether your connection is innocent or guilty I can determine at once by a short test, if you will submit to it."

Gordon's eyes met those of the acting-president in startled terror, but he gathered himself together and arose.

"Mr. Howell knows," he said, hollowly, "how mad an

accusation you are making. But I will submit to your test, of course."

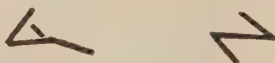
Trant took up a blank sheet of paper from the desk and drew on it two rows of geometric figures in rapid succession, like these;



He handed the sheet to the cashier, who stared at it in wondering astonishment.

"Look at these carefully, Mr. Gordon," Trant took out his watch, "and study them till I tell you to stop. Stop now!" he commanded, "and draw upon the pad on your desk as many of the figures as you can."

The cashier and the acting-president stared into Trant's face with increasing amazement; then the cashier asked to see Trant's sheets again and drew from memory, after a few seconds, two figures, thus:



"Thank you," said Trant, tearing the sheet from the pad without giving either time to question him. He closed the office door carefully and returned with his watch in his hand.

"You can hear this tick?" He held it about eighteen inches from Gordon's ear.

"Of course," the cashier answered.

"Then move your finger, please, as long as you hear it."

The cashier began moving his finger. Trant put the watch on the desk and stepped away. For a moment the finger stopped; but when Trant spoke again the cashier nodded and moved his finger at the ticks. Almost imme-

diately it stopped again, however; and Trant returned and took up his watch.

"I want to ask you one thing more," he said to the weary old man. "I want you to take a pencil and write upon this pad a series of numbers from one up as fast as you care to, no matter how much more rapidly I count. You are ready? Then one, two, three—" Trant counted rapidly in a clear voice up to thirty.

"1-2-3-4-10-11-12-19-20-27-28—" the cashier wrote, and handed the pad to Trant.

"Thank you. This will be all I need, except these pieces," said Trant, as he swept up the scraps which the cashier had been piecing together.

Gordon started, but said nothing. His gray, anxious eyes followed them, as the banker preceded Trant from the cashier's room into his private office.

"What is the meaning of all this, Mr. Trant?" Howell closed the door and swung round, excitedly. "If Gordon is connected with a plot against the bank, and that in itself is unbelievable, why did he warn me the bank was in danger?"

"Mr. Gordon's connection with what is going on is perfectly innocent," Trant answered. "I have just made certain of that!" He had seated himself before Howell's desk and was spreading out the scraps of paper which he had taken from Gordon. "But tell me. Was not Gordon once a stenographer, or did he not use a typewriter at least?"

"Well, yes," Howell replied, impatiently. "Gordon was private secretary to my father twenty years ago; and, of course, used a typewriter. It was his old machine, which he always kept and still used occasionally, that was in his desk which, as I told you, was broken into this morning."

"But the desk was empty—even the machine had been taken from it!"

"Gordon took it home only a day or so ago. His daughter is taking up typewriting and wanted it to practice upon."

"In spite of the fact that it must be entirely out of date?"

Trant pressed. "Probably it was the last of that pattern in this office?"

"Of course," Howell rejoined, still more impatiently. "The others were changed long ago. But what in the world has all this to do with the question whether some one is planning to rob us?"

"It has everything to do, Mr. Howell!" Trant leaped to his feet, his eyes flashing with sudden comprehension. "For what you have just told me makes it certain that, as Gordon warned you, one of your clerks is planning to enter your safe at the first opportunity! Gordon knows as little as you or I, at this moment, which of your men it is; but he is as sure of the fact itself as I am, and he has every reason to know that there is no time to lose in detecting the plotter."

"What is that? What is that? Gordon is right?" The banker stared at Trant in confusion, then asserted, skeptically: "You cannot tell that from those papers, Mr. Trant!"

"I feel very certain of it indeed, and—just from these papers. And more than that, Mr. Howell, though I shall ask to postpone explaining this until later, I may say from this second paper here," Trant held up the series of numbers which the cashier had written, "that this indicates to me that it is entirely possible, if not actually probable, that Gordon's son did not steal the money for the loss of which he was disgraced!"

The banker strode up and down the room, excitedly. "Robert Gordon not guilty! I understood, Trant, that your methods were surprising. They are more than that; they are incomprehensible. I cannot imagine how you reach these conclusions. But," he looked into the psychologist's eyes, "I see no alternative but to put the matter completely in your hands, and for the present to do whatever you say."

"There is nothing more to be done here now," said Trant, gathering up the papers, "except to give me Gordon's home address."

"Five hundred and thirty-seven Leavenworth Street, on the South Side."

"I will come back to-morrow after banking hours. Meanwhile, as Gordon warned you, put an extra guard over the bank to-night. I hope to be able to tell you all that underlies this case when I have been to Gordon's home this evening, and seen his son, and"—Trant turned away—"that old typewriting machine of his."

He went out, the banker staring after him, perplexed.

Trant knew already that forty years of service for the little bank of Howell & Son had left Gordon still a poor man; and he was not surprised when, at seven o'clock that night, he turned into Leavenworth Street, to find Number 537 a typical "small, comfortable home," put up twenty years before in what had then been a new real estate subdivision and probably purchased by Gordon upon the installment plan. Gordon's daughter, who opened the door, was a black-haired, gray-eyed girl of slender figure. She had the air of the housekeeper, careful and economical in the administration of her father's moderate and unincreasing means. But a look of more direct responsibility upon her face made Trant recollect, as he gave his name and stepped inside, that since her brother's default and her father's sacrifice to make it up, this girl herself was going out to help regain the ownership of the little home.

"Father is upstairs lying down," she explained, solicitously, as she showed Trant into the living room. "But I can call him," she offered, reluctantly, "if it is on business of the bank."

"It is on business of the bank," Trant replied. "But there is no need to disturb your father. It was your brother I came to see."

The girl's face went crimson. "My brother is no longer connected with the bank," she managed to answer, miserably. "I do not think he would be willing—I think I could not prevail upon him to talk to any one sent by the bank."

"That is unfortunate," said Trant, frankly, "for in that case my journey out here goes half for nothing. I was very anxious to see him. By the way, Miss Gordon, what luck are you having with your typewriting?"

The girl drew back surprised.

"Mr. Howell told me about you," Trant explained, "when he mentioned that your father had taken his old typewriter home for you to practice upon."

"Oh, yes; dear father!" exclaimed the girl. "He brought it home with him one night this week. But it is quite out of date—quite useless. Besides, I had hired a modern one last week."

"Mr. Howell interested me in that old machine. You have no objection to my seeing it?"

"Of course not." The girl looked at the young psychologist with growing astonishment. "It is right here." She led the way through the hall, and opened the door to a rear room. Through the doorway Trant could see in the little room two typewriting machines, one new and shiny, the other, under a cover, old and battered.

"Say! what do you want?" A challenging voice brought Trant around swiftly to face a scowling boy clattering downstairs.

"He wants to look at the typewriter, Robert," the girl explained.

Trant looked the boy over quietly. He was a clean-looking chap, quietly dressed and resembling his father, but was of more powerful physique. His face was marred by sullen brooding, and in his eyes there was a settled flame of defiance. The psychologist turned away, as though determined to finish first his inspection of the typewriter, and entered the room. The boy and the girl followed.

"Here, you!" said Robert Gordon, harshly, as Trant laid his hand on the cover of the old machine, "that's not the typewriter you want to look at. This is the one." And he pointed to the newer of the two.

"It's the old one I want to see," answered Trant.

The boy paled suddenly, leaped forward and seized Trant

by the wrist. "Say! Who are you, anyway? What do you want to see that machine for?" he demanded, hotly. "You shall not see it, if I can help it!"

"What!" Trant faced him in obvious astonishment. "You! You in that! That alters matters!"

William Gordon had appeared suddenly in the doorway, his face as white as his son's. Robert's hand fell from Trant's wrist. The dazed old man stood watching Trant, who slowly uncovered and studied the keyboard of the old writing machine.

"What does this mean, Mr. Trant?" Gordon faltered, holding to the door frame for support.

"It means, Mr. Gordon"—Trant straightened, his eyes flashing in full comprehension and triumph—"that you must keep your son in to-night, at whatever cost, Mr. Gordon! And bring him with you to-morrow morning when you come to the bank. Do not misunderstand me." He caught the old man as he tottered. "We are in time to prevent the robbery you feared at the bank. And I hope—I still hope—to be able to prove that your son had nothing to do with the loss of the money for which he was dismissed." With that he left the house.

Half an hour before the bank of Howell & Son opened the next morning, Trant and the acting-president stepped from the president's private office into the main banking room.

"You have not asked me," said Howell, "whether there was any attempt on the bank last night. I had a special man on watch, as you advised, but no attempt was made."

"After seeing young Gordon last night," Trant answered, "I expected none."

The banker looked perplexed; then he glanced quickly about and saw his dozen clerks and tellers in their places, dispatching preliminary business and preparing their accounts. The cashier alone had not yet arrived. The acting-president called them all to places at the desks.

"This gentleman," he explained, "is Mr. Trant, a

psychologist. He has just asked me, and I am going to ask you, to coöperate with him in carrying out a very interesting psychological test which he wants to make on you as men working in the bank."

"As you all probably have seen in newspapers and magazine articles," Trant himself took up the explanation, as the banker hesitated, "psychologists, and many other investigators, are much interested just now in following the influences which employments, or business of various kinds, have upon mental characteristics. I want to test this morning the normal 'first things' which you think of as a class constantly associated with money and banking operations during most of your conscious hours. To establish your way of thinking as a class, I have asked Mr. Howell's permission to read you a short list of words; and I ask you to write down, on hearing each of these words, the first thing that connects itself with that word in your minds. Each of you please take a piece of paper, sign it, and number it along one edge to correspond with the numbers of the words on my list."

There was a rustling of paper as the men, nodding, prepared for the test. Trant took his list from his pocket.

"I am interested chiefly, of course," he continued, "in following psychologically the influence of your constant association with money. For you work surrounded by money. Every click of the *Remington typewriters* about you refers to money, and their *shift keys* are pushed most often to make the *dollar mark*. The bundles of money around you are not marked in *secret writing* or *symbols*, but plainly with the amount, *five hundred dollars* or *ten thousand dollars* written on the wrapper. Behind the *combination* of the *safe* lies a fortune always. Yet money must of necessity become to you—psychologically—a mere commodity; and the majority of the acts which its transfer and safekeeping demand must grow to be almost mechanical with you; for the mechanical serves you in two ways: First, in the routine of your business, as, for instance, with a *promissory note*, which to you means a definite interval—

perhaps *sixty days*—so that you know automatically without looking at your calendars that such a *note* drawn on *September 29th* would be due to-day. And second, by enabling you to run through these piles of bills with no more emotion than if you were looking for *scraps* in a *waste-basket*, it protects you from temptation, and is the reason why an institution such as this can run for forty years without ever finding it necessary to *arrest* a *thief*. I need not tell you that both these mental attitudes are of keen interest to psychologists. Now, if you will write—”

Watch in hand, Trant read slowly, at regular intervals, the words on his list:

- 1 — reship
- 2 — ethics
- 3 — Remington

A stifled exclamation made him lift his eyes, and he saw Howell, who before had appeared merely curious about the test, looking at him in astonishment. Trant smiled, and continued:

- 4 — shift key
- 5 — secret writing
- 6 — combination
- 7 — waste-basket
- 8 — ten thousand
- 9 — five hundred
- 10 — September 29th
- 11 — promissory note
- 12 — arrest

“That finishes it! Thank you all!” Trant looked at Howell, who nodded to one of the clerks to take up the papers. The banker swiftly preceded Trant back to his private office, and when the door was closed turned on him abruptly.

“Who told you the combination of the safe?” he demanded. “You had our word for this week and the word for the week before. That couldn’t be chance. Did Gordon tell you last night?”

"You mean the words 'reship' and 'ethics'?" Trant replied. "No; he didn't tell me. And it was not chance, Mr. Howell." He sat down and spread out rapidly his dozen papers. "What—'rifles'!" he exclaimed at the third word in one of the first papers he picked up. "And way off on 'waste-basket' and 'shift key,' too!" He glanced over all the list rapidly and laid it aside. "What's this?" Something caught him quickly again after he had sifted the next half dozen sheets. "'Waste-basket' gave *him* trouble, too?" Trant stared, thoughtfully. "And think of ten thousand 'windows' and five hundred 'doors'!" He put that paper aside also, glanced through the rest and arose.

"I asked Mr. Gordon to bring his son to the bank with him this morning, Mr. Howell," he said to his client, seriously. "If he is there now please have him come in. And, also, please send for," he glanced again at the name on the first paper he had put aside, "Byron Ford!"

Gordon had not yet come; but the door opened a moment later and a young man of about twenty-five, dapper and prematurely slightly bald, stood on the threshold. "Ah, Ford!" said Howell, "Mr. Trant asked to see you."

"Shut the door, please, Mr. Ford," Trant commanded, "and then come here; for I want to ask you," he continued without warning as Ford complied, "how you came to be preparing to enter Mr. Howell's safe?"

"What does he mean, Mr. Howell?" the clerk appealed to his employer, with admirable surprise.

"For the past month, Ford," Trant replied, directly, "you have been trying to get the combination of the safe. Several times you probably actually got it, but couldn't make it out, till you got it again this week and at last you guessed the key to the cipher and young Gordon gave you the means of reading it! Why were you going to that trouble to get the combination if you were not going to rob the bank?"

"Rob the bank! I was not going to rob the bank!" the clerk cried, hotly.

"Isn't young Gordon out there now, Mr. Howell?" Trant turned to the wondering banker quickly. "Thank you!

Gordon," he said to the cashier's son who came in, reluctantly, "I have just been questioning Ford, as perhaps you may guess, as to why you and he have gone to so much trouble to learn the combination of the safe. He declares that it was not with an intention to rob. However, I think, Mr. Howell," Trant swung away from the boy to the young banker, suggestively, "that if we turn Ford over to the police—"

"No, you shan't!" the boy burst in. "He wasn't going to rob the safe! And you shan't arrest him or disgrace him as you disgraced me! For he was only—only—"

"Only getting the combination for you?" Trant put in quickly, "so you could rob the bank yourself!"

"Rob the bank?" the boy shouted, less in control of himself than before as he faced Howell with clenched fists and flushed face. "Rob nothing! He was only helping me so I could take back from this — — bank what it stole from my father—the ten thousand dollars it stole from him, for the money I never lost. I was going to take ten thousand dollars—not a cent more or less! And Ford knew it, and thought I was right!"

Trant interrupted, quietly: "I am sure you are telling the truth, Gordon!"

"You mean you are sure they meant only to take the ten thousand?" the banker asked, dazed.

"Yes; and also that young Gordon did not steal the ten thousand dollars which was made up by his father," Trant assured.

"How can you be sure of that?" Howell charged.

"Send for Carl Shaffer, please!" Trant requested, glancing quickly at the second sheet he had put aside.

"What! Shaffer?" Howell questioned, as he complied.

"Yes; for he can tell us, I think—you can tell, can't you, Shaffer," Trant corrected, as, at Howell's order, a short, stout, and overdressed clerk came in and the door shut behind him, "what really happened to the twenty five-hundred-dollar bills which disappeared from the bank on September 29th? You did not know, when you found them

in Gordon's waste-basket, that they were missed or—if they were—that they had brought any one into trouble. You have never known, have you," Trant went on, mercilessly, watching the eyes which could no longer meet his, "that old Gordon, the cashier, thought he had surely locked them into the dispatch bag for his son, and that when the boy was dismissed a little later he was in disgrace and charged as a thief for stealing those bills? You have not known, have you, that a black, bitter shadow has come over the old cashier since then from that disgrace, and that he has had to mortgage his home and give all his savings to make up those twenty little slips of green paper you 'found' in his room that morning! But you've counted the days, almost the hours, since then, haven't you? You've counted the days till you could feel yourself safe and be sure that no one would call for them? Well, we call for them now! Where are they, Shaffer? You haven't spent or lost them?"

The clerk stood with eyes fixed on Trant, as if fascinated, and could make no reply. Twice, and then again as Trant waited, he wet his lips and opened them.

"I don't know what you are talking about," he faltered at last.

"Yes, you do, Shaffer," Trant rejoined quickly. "For I'm talking of those twenty five-hundred-dollar bills which you 'found' in Gordon's waste-basket on September 29th—sixty days ago, Shaffer! And, through me, Mr. Howell is giving you a chance to return the money and have the bank present at your trial the extenuating circumstances," he glanced at Howell, who nodded, "or to refuse and have the bank prosecute you, to the extent of its ability, as a thief!"

"I am not a thief!" the clerk cried, bitterly. "I found the money! If you saw me take it, if you have known all these sixty days that I had it," he swung in his desperation toward the banker, "you are worse than I am. Why did you let me keep it? Why didn't you ask me for it?"

"We are asking you for it now, Shaffer," said Trant, catching the clerk by the arm, "if you still have it."

The clerk looked at his employer, standing speechless before him, and his head sank suddenly.

"Of course I have it," he said, sullenly. "You know I have it!"

Howell stepped to the door and called in the bank's special police officer.

"You will go with Mr. Shaffer," he said to the burly man, "who will bring back to me here ten thousand dollars in bills. You must be sure that he does not get away from you, and—say nothing about it."

When the door had closed upon them he turned to the others. "As to you, Ford—"

"Ford has not yet told us," Trant interrupted, "how he came to be in the game with Gordon."

"I got him in!" young Gordon answered, boldly. "He—he comes to see—he wants to marry my sister. I told him how they had taken our house from us and were sending my sister to work and—and I got him to help me."

"But your sister knew nothing of this?" Trant asked.

It brought a flush to both their cheeks. "No; of course not!" the boy answered.

Howell opened the door to the next office. "Go in there, and wait for me," he commanded. He took out his handkerchief and wiped the perspiration from his hands as he faced Trant alone. "So that was what happened to the money! And what Gordon knew, and was hiding from me, was that his son meant to rob the bank!"

"No, Howell," Trant denied. "Gordon did not know that."

"Then what was he trying to hide? Is there another secret in this amazing affair?"

"Yes; William Gordon's secret; the fact that your cashier is no longer efficient; that he is getting old, and his memory has left him so that he cannot remember during the week, even for a day, the single combination word to open the safe."

"What do you mean?" Howell demanded.

"I will tell you. It seemed to me," Trant explained,

"when first you told me of the case, that the cause of the troubles to the cashier was the effort of some one to get at some secret personal paper which the cashier carried, but the existence of which, for some reason, Gordon could not confess to you. It was clear, of course, from the consistent search made of the cashier's coat, pocketbook, and private papers that the person who was trying to get it believed that Gordon carried it about with him. It was clear, too, from his taking the blotters and pads, that the paper—probably a memorandum of some sort—was often made out by Gordon at the office; for if Gordon wrote in pencil upon a pad and tore off the first sheet, the other man could hope to get an impression from the next in the pad, and if Gordon wrote in ink, he might get an obverse from the blotters. But besides this, from the fact that the waste-baskets were searched, it was clear that the fellow believed that the paper would become valueless to Gordon after a time and he would throw it away.

"So much I could make out when you told me the outlines of the case at my office. But I could make absolutely nothing, then, of the reason for the attempt to get into the typewriter desk. You also told me then of young Gordon's trouble; and I commented at once upon the coincidence of one trouble coming so soon after the other, though I was obviously unable to even guess at the connection. But even then I was not convinced at all that the mere fact that Gordon and you all thought he had locked twenty-four thousand dollars into the bag he gave his son made it certain—in view of the fact that the seal was unbroken when it was opened with but fourteen thousand dollars in it at the branch bank. When I asked you about that, you replied that old Gordon was unquestionably honest and that he put all the money into the satchel; that is, he *thought* he did or *intended* to. but you never questioned at all whether he was *able* to."

"Able to, Trant?" Howell repeated.

"Yes; able to," Trant reaffirmed. "I mean in the sense of whether his condition made it a certainty that he did

what *he* was sure he was doing. I saw, of course, that you, as a banker, could recognize but two conditions in your employee; either he was honest and the money was put in, or he was dishonest and the money was withheld. But, as a psychologist, I could appreciate that a man might very well be honest and yet not put in the money, though he was *sure* he did.

"I went to your office then, already fairly sure that Gordon was making some sort of a memorandum there which he carried about for a while and then threw away; that, for some reason, he could not tell you of this; but that some one else was extremely anxious to possess it. I also wished to investigate what I may call the psychological possibility of Gordon's not having put in the ten thousand dollars as he thought he did; and with this was the typewriter-desk episode, of which I could make nothing at all.

"You told me that Gordon had warned you that trouble threatened the safe; and when I saw that it was a simple combination safe with a six-letter word combination intrusted to the cashier, it came to me convincingly at once that Gordon's memorandum might well be the combination of the safe. If he had been carrying the weekly word in his head for twenty years, and now, mentally weakened by the disgrace of his son, found himself unable to remember it, I could appreciate how, with his savings gone, his home mortgaged, untrained in any business but banking, he would desperately conceal his condition from you for fear of losing his position.

"Obviously he would make a memorandum of the combination each week at the office and throw away the old one. This explained clearly why some one was after it; but why that one should be after the old memorandum, and what the breaking open of the typewriter desk could have had to do with it, I could not see at first, even after we surprised him with his scraps of paper. But I made three short tests of him. The first, a simple test of the psychologists for memory, made by exhibiting to him a half dozen figures formed by different combinations of the same three lines,

proved to me, as he could not reproduce one of these figures correctly, that he had need of a memorandum of the combination of the safe. The other two tests—which are tests for attention—showed that, besides having a failing memory, his condition as regards attention was even worse. Gordon lost the watch ticks, which I asked him to mark with his finger, twice within forty-five seconds. And, whereas any person with normal ‘attention’ can write correctly from one to thirty while counting aloud from one to fifty, Gordon was incapable of keeping correctly to his set of figures under my very slight distraction.

“I assured myself thus that he was incapable of correctly counting money under the distraction and excitement such as was about him the morning of the ‘run’; and I felt it probable that the missing money was never put into the bag, and must either have been lost in the bank or taken by some one else. As I set myself, then, to puzzling out the mystery of the scraps which I took from Gordon, I soon saw that the writing ‘43\$=80’ and ‘35=8?\$',’ which seemed perfectly senseless equations, might not be equations at all, but secret writing instead, made up of six symbols each, the number of letters in your combination. Besides the numbers, the other three symbols were common ones in commercial correspondence. Then, the attack on old Gordon’s typewriter desk. You told me he had been a stenographer; and—it flashed to me.

“He had not dared to write the combination in plain letters; so he had hit on a very simple, but also very ingenious, cipher. He wrote the word, not in letters, but in figures and symbols which accompanied each letter on the keyboard of his old typewriting machine. The cipher explained why the other man was after the old combination in the waste-basket, hoping to get enough words together so he could figure them out, as he had been doing on the scraps of paper which Gordon found. Till then Gordon might have been in doubt as to the meaning of the annoyances; but, finding those scraps, after the breaking open of his old desk, left him in no doubt, as he warned you.”

"I see! I see!" Howell nodded, intently.

"The symbols made no word upon the typewriters here in your office. Before I could be sure, I had to see the cashier's old machine, which Gordon—beginning to fear his secret was discovered—had taken home. When I saw that machine, '43\$=80,' by the mere change of the shift key, gave me 'reship,' and '35=8?\$', gave me 'ethics,' two words of six letters, as I had expected; but, to my surprise, I found that young Gordon, as well as the fellow still in the bank, was concerning himself strangely with his father's cipher, and I had him here this morning when I made my test to find out, first, who it was here in the bank that was after the combination; and, second, who, if any one, had taken the missing bills on September 29th.

"Modern psychology gave me an easy method of detecting these two persons. Before coming here this morning I made up a list of words which must necessarily connect themselves with their crimes in the minds of the men who had plotted against the safe and the one who had taken the bills. 'Reship' and 'ethics' were the combination words of the safe for the last two weeks. 'Remington' suggested 'typewriter'; 'shift key,' 'combination,' 'secret writing,' and 'waste-basket' all were words which would directly connect themselves with the attempt upon the safe. 'Ten thousand,' 'five hundred,' 'September 29th' referred to the stealing of the bills. 'Arrest,' with its association of 'theft,' would trouble both men.

"You must have seen, I think, that the little speech I made before giving the test was not merely what it pretended to be. That speech was an excuse for me to couple together and lay particular emphasis upon the natural associations of certain words. So I coupled and emphasized the natural association of 'safe' with 'combination,' 'scraps' with 'waste-basket,' 'dollars' with 'ten thousand,' and so on. In no case did I attempt by my speech to supplant in any one's mind his normal association with any one of these words. Obviously, to all your clerks the associations I suggested must be the most common, the most impressive; and I took care

thus to make them, finally, the most recent. Then I could be sure that if any one of them refused those normal associations upon any considerable number of the words, that person must have 'suspicious' connection with the crime as the reason for changing his associations. I did not care even whether he suspected the purpose of my test. To refuse to write it would be a confession of his guilt. And I was confident that if he did write it he could not refrain from changing enough of these associations to betray himself.

"Now, the first thing which struck me with Ford's paper was that he had obviously erased his first words for 'reship' and 'ethics' and substituted others. Every one else treated them easily, not knowing them to be the combination words. Ford, however, wrote something which didn't satisfy him as being 'innocent' enough, and wrote again. There were no 'normal' associations for these words, and I had suggested none. But note the next.

"Typewriter was the common, the most insistent and recent association for 'Remington' for all—except Ford. It was for him, too, but any typewriter had gained a guilty association in his mind. He was afraid to put it down, so wrote 'rifles.' 'Shift key,' the next word, of course intensified his connection with the crime; so he refused to write naturally, as the others did, either 'typewriter' or 'dollar mark,' and wrote 'trigger' to give an unsuspecting appearance. 'Secret writing' recalled at once the 'symbols' which I had suggested to him, and which, of course, were in his mind anyway; but he wrote 'cable code'—not in itself entirely unnatural for one in a bank. The next word, 'combination,' to every one in a bank, at all times—particularly if just emphasized—suggests its association, 'safe'; and every single one of the others, who had no guilty connection to conceal, so associated it. Ford went out of his way to write 'monopoly.' And his next association of 'rifle,' again, with 'waste-basket' is perhaps the most interesting of all. As he had been searching the waste-basket for 'scraps' he thought it suspicious to put down that entirely natural association; but scraps recalled to him those scraps bearing

'typewriter' symbols, and, avoiding the word typewriter, he substituted for it his innocent association, 'rifle.'

"The next words on my list were those put in to betray the man who had taken the money—Shaffer. 'Ten thousand,' the amount he had taken, suggested dollars to him, of course; but he was afraid to write dollars. He wanted to appear entirely unconnected with any 'ten thousand dollars'; so he wrote 'doors.' At 'five hundred' Shaffer, with twenty stolen five-hundred dollar bills in his possession, preferred to appear to be thinking of five hundred 'windows.' 'September 29th,' the day of the theft, was burned into Shaffer's brain, so, avoiding it, he wrote 'last year.' 'Promissory note' in the replies of most of your clerks brought out the natural connection of 'sixty days' suggested in my speech, but Shaffer—since it was just sixty days since he stole—avoided it, precisely as both he and Ford, fearing arrest as thieves, avoided—and were the only ones who avoided—the line of least resistance in my last word. And the evidence was complete against them!"

Howell was staring at the lists, amazed. "I see! I see!" he cried, in awe. "There is only one thing." He raised his head. "It is clear here, of course, now that you have explained it, how you knew Shaffer was the one who took the money; but, was it a guess that he found it in the waste-basket?"

"No; rather a chance that I was able to determine it," Trant replied. "All his associations for the early words, except one, are as natural and easy as any one else's, for these were the words put in to detect Ford. But for some reason, 'waste-basket' troubled Shaffer, too. Supposing the money was lost by old Gordon in putting it into the bag, it seemed more than probable that Shaffer's disturbance over this word came from the fact that Gordon had tossed the missing bills into the waste-basket."

There was a knock on the door. The special police officer of the bank entered with Shaffer, who laid a package on the desk.

"This is correct, Shaffer," Howell acknowledged as he

ran quickly through the bills. He stepped to the door. "Send Mr. Gordon here," he commanded.

"You were in time to save Gordon and Ford, Trant," the banker continued. "I shall merely dismiss Ford. Shaffer is a thief and must be punished. Old Gordon—"

He stopped and turned quickly as the old cashier entered without knocking.

"Gordon," said the acting-president, pointing to the packet of money on the desk, "I have sent for you to return to you this money—the ten thousand dollars which you gave to the bank—and to tell you that your son was not a thief, though this gentleman has just saved us, I am afraid, from making him one. In saving the boy, Gordon, he had to discover and reveal to me that you have worn yourself out in our service. But, I shall see that you can retire when father returns, with a proper pension."

The old cashier stared at his young employer dully for a moment; his dim eyes dropped, uncomprehending, to the packet of money on the desk. Then he came forward slowly, with bowed head, and took it.